

# HERITAGE



Estate planning  
information for  
friends of PCHAS

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Presbyterian Children's  
Homes and Services<sup>SM</sup>

Summer 2020



L-R Bill Cammack, James Cammack and Emily Bierschwale

## The Cammack-Bierschwale Endowment Fund

Two long-time, treasured friends of Presbyterian Children's Homes and Services, Emily Bierschwale and her youngest brother Bill Cammack, recently established the Cammack-Bierschwale Endowment Fund. The fund was established with heart-felt appreciation for the care they received, along with their brother James, while growing up on Presbyterian Children's Homes and Services' Itasca Campus.

In their own words, Bill and Emily have graciously shared their story with us and given us permission to share it with you. "Our father died of cancer in 1936 when Bill was three months old. Our mother and father had six children and we (Emily, James and Bill) were the three youngest. Our mother was a nurse and knew her health was failing. Subsequently, she was wheelchair bound. None of our extended family were prepared to take on the responsibility of raising the three of us (a teenaged girl, and two boys, 12 and 8) in 1944 during World War II.

"Our mother felt strongly that the three of us should not be separated. Earlier, she had known the Rev. Nelson Hawkins, Director of the PCHAS campus in Itasca, through the Presbyterian Church in Angleton, TX. Thus, the decision was made in her mind that Itasca would be best place for the three of us. And oh, did that turn out to be a brilliant decision!

"The three of us spent a total of twenty years in residency at Itasca, Emily four years, James six years and Bill ten years, from September, 1944 to September, 1954. As you know, Emily was the first former student to serve on PCHAS' Board of Directors. I have enclosed several photos from those years of the 'Cammack Clan' living on the Itasca campus."

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Bill writes, "After graduating from high school, PCHAS provided financial assistance so I could earn my bachelor's and master's degrees. As I reflect on the 20 years of care my siblings and I received, I am mindful that the benefits go far beyond the food, clothing, shelter and education received while in PCHAS' direct care. The life skills learned have been invaluable to me throughout my life beginning as a private in the U.S. Army, as a student, as a Peace Corps Volunteer, as a husband, as a home owner, as a father, as a grandfather and during a public service career that included periods as a Foreign Service Officer.

"PCHAS benefits not often talked about are the benefits that are passed on to the second generations, i.e., PCHAS' grandchildren. There are untold such beneficiaries who are solid middle class citizens that are the fabric of our great nation. In my international work and travel, I have seen no institution or agency comparable to PCHAS. Thanks to God for the opportunities that PCHAS gave me."

Emily added, "All three of us loved the home, and had an opportunity to go to college. I taught school 34 years. Itasca was my home. I loved my house mother and my home sisters and still go there every opportunity I have. I had the privilege of serving on the PCHAS board for six years. I married a wonderful Christian Presbyterian, Carlton Bierschwale.

"We were married 67 years. He passed away in December of 2019. We have four wonderful children. Starting this endowment is a small way to return what a wonderful life we had."

Bill and Emily established the Cammack-Bierschwale Endowment Fund in 2019 in memory of their brother James, who died on September 22, 2006. Bill writes, "There was not a more dedicated soul to PCHAS than James. He was a rural mail carrier on a very long mail route in Brazoria County for about forty years. He was famous for in addition to delivering the mail, he would pick up and drop off favors for his customers - such as prescriptions, and small grocery items. If you asked him about his generosity he would say; 'So much was done for me when I was young, how can I say no.' His dining table at Christmas time would be piled high with cookies, cakes, ham, and other goodies. These were gifts of appreciation.

"It was with great family appreciation and gratitude to both Ed Knight (President Emeritus) and Verl Childers (former Itasca Program Director) for attending his funeral in Brazoria County in 2006, not an easy trek for them. Emily and I, along with family and friends, were pleased to dedicate a room in the newest Itasca residence in his memory."

**Presbyterian Children's Homes and Services is grateful to Bill Cammack and Emily Bierschwale for establishing the Cammack-Bierschwale Endowment Fund for PCHAS' benefit.**

Please contact Rev. Peter D. Crouch, Senior Vice President of Development or one of PCHAS' local development officers, to create your family's legacy of faith.





## How Can an Endowment Gift Benefit You?

With a gift made to our endowment, you can support our cause and benefit in numerous ways:

You may be entitled to take a charitable income deduction for a gift made today.

You can help make sure that our work is financially supported for years to come.

You can leave a legacy that will inspire others.

## How Do PCHAS Endowments Work?

The purpose of an endowment fund is to financially sustain the mission of the charitable causes, such as Presbyterian Children's Homes and Services, you care about over the long run.

The principal of your gift is kept intact and we use the annual earnings, typically income and a portion of the capital growth, to fund current critical needs.



## Is an Endowment Gift Right for You?

If you would like to leave a legacy gift that ensures we will continue in our mission long after you are gone, an endowment gift is worth considering.



Would you like to find a way to support the causes that matter most to you even after you are gone? Consider an endowment gift. You may support our general endowment fund or, with a minimum gift of \$2,500, establish a named endowment fund.

**With your help, we can continue our important work in the years to come.**





## How Can You Make an Endowment Gift?

- **Outright Gift of an Asset**, such as cash, securities, real estate, business interests, collectables, etc.
- **Bequest** through your will or trust. Bequests can be a dollar amount, asset or percent of your estate.
- **Beneficiary Designation Gift** of assets, such as the following:
  1. Checking, savings and/or mutual fund accounts
  2. Retirement accounts, such as an IRA, 401(k) or 403(b)
  3. Life insurance policy
  4. Commercial annuity
- **Charitable Life Estate**, which is a remainder gift of your personal residence or farm. You remain living in your home.
- **Charitable Life Income Plans**, such as a charitable gift annuity or charitable remainder trust. These plans enable you to make a future gift to endow our work while enhancing your current financial security.

## May We Help You?

To learn more about how you can make a significant gift to endow the future of our organization through one or more of these plans, please contact us. We would be delighted to talk with you and answer any questions that you have.

It is easier than you may have imagined to make a significant contribution to our endowment fund



**For more information, please contact:**

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